

IN THE CLAIMS:

Please cancel Claims 150-304, without prejudice, and please add the following new Claims 305-543 as provided in the Listing of Claims as follows:

Listing of Claims:

Y1 Claims 1-304 (Canceled)

-- Claim 305. (New) A computer-implemented method for providing employee benefits information, comprising:

receiving at least one of a request for an employee benefit and a claim for an employee benefit;

Y2 processing the at least one of a request for an employee benefit and a claim for an employee benefit with a processing device using employee benefits information stored in a database or memory device, wherein the employee benefits information comprises at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of vacation time information, personal time information, and sick time information;

generating a message in response to the at least one of a request for an employee benefit and a claim for an employee benefit; and

transmitting the message to a communication device associated with at least one of an employee, a benefits beneficiary, an employer, and a benefits administrator.

Claim 306. (New) The computer-implemented method of Claim 305, wherein the message contains information regarding a providing of an employee benefit requested or claimed in the at least one of a request for an employee benefit and a claim for an employee benefit.

Claim 307. (New) The computer-implemented method of Claim 305, further comprising:

providing an employee benefit requested or claimed in the at least one of a request for an employee benefit and a claim for an employee benefit.

Claim 308. (New) The computer-implemented method of Claim 305, further comprising:

processing information regarding at least one of an employee benefit registration and an employee benefit subscription.

Claim 309. (New) The computer-implemented method of Claim 305, further comprising:

processing a request for a status of the at least one of a request for an employee benefit and a claim for an employee benefit;

generating a second message in response to the request for a status of the at least one of a request for an employee benefit and a claim for an employee benefit; and

transmitting the second message to the communication device.

Claim 310. (New) The computer-implemented method of Claim 305, further comprising:

processing information regarding a purchase of at least one of an enhanced employee benefit and an upgraded employee benefit.

Claim 311. (New) The computer-implemented method of Claim 305, further comprising:

processing information regarding at least one of a purchase of an employee benefit and a purchase of at least one of a good, a product, and a service, pursuant to an employee benefit.

Claim 312. (New) The computer-implemented method of Claim 305, further comprising:

processing information regarding a change to an employee benefit.

Claim 313. (New) The computer-implemented method of Claim 305, wherein the employee benefits information further comprises:

information regarding at least one of a pension benefit, a retirement benefit, an educational assistance

benefit, a tuition reimbursement benefit, a credit union benefit, an employee discount program benefit, a buying service benefit, and a stock option benefit.

Claim 314. (New) The computer-implemented method of Claim 305, wherein the communication device is at least one of a personal computer, a desktop computer, a laptop computer, a personal digital assistant, a telephone, a handheld computer, a palmtop computer, and a personal communication device.

Claim 315. (New) The computer-implemented method of Claim 305, wherein the communication device is at least one of a television and an interactive television.

Claim 316. (New) The computer-implemented method of Claim 305, wherein the communication device is a wireless device.

Claim 317. (New) The computer-implemented method of Claim 305, wherein the communication device is a kiosk.

Claim 318. (New) The computer-implemented method of Claim 305, wherein at least one of the computer-implemented method is utilized on or over at least one of the Internet and

the World Wide Web, the at least one of a request for an employee benefit and a claim for an employee benefit is transmitted on or over at least one of the Internet and the World Wide Web, and the message is transmitted to the communication device on or over at least one of the Internet and the World Wide Web.

Claim 319. (New) The computer-implemented method of Claim 305, wherein the computer-implemented method is utilized on or over an intranet.

Claim 320. (New) The computer-implemented method of Claim 305, wherein the processing device is at least one of a network computer, a server computer, and an Internet server computer.

Claim 321. (New) The computer-implemented method of Claim 305, wherein the employee benefits information is automatically updated in real-time.

Claim 322. (New) The computer-implemented method of Claim 305, wherein the employee benefits information is associated with an employment relationship.

Claim 323. (New) The computer-implemented method of Claim 305, wherein the employee benefits information is associated with an independent contractor relationship.

Claim 324. (New) The computer-implemented method of Claim 305, further comprising:

processing information regarding a purchase pursuant to an employee discount benefit or a buying service benefit.

Claim 325. (New) The computer-implemented method of Claim 305, further comprising:

processing information regarding at least one of a registration for a class or course, a request for a tuition reimbursement, and a filing of an expense account.

Claim 326. (New) The computer-implemented method of Claim 305, further comprising:

processing information regarding at least one of a selection of a primary care provider, a request for a referral authorization for a specialist, a status of a healthcare insurance claim, a purchase of a healthcare insurance benefit,

a change in a healthcare insurance coverage, a status of a disability insurance claim, a purchase of a disability insurance benefit, a change in a disability insurance coverage, a status of a life insurance claim, a purchase of a life insurance benefit, and a change in a life insurance coverage.

Claim 327. (New) The computer-implemented method of Claim 305, further comprising:

processing information regarding at least one of a placing of an order with at least one of a goods provider and a services provider, a registration with at least one of a goods provider and a services provider, a subscription to at least one of a goods provider and a services provider, and a status of a pending order.

Claim 328. (New) The computer-implemented method of Claim 305, further comprising:

providing information to a computer associated with an employer regarding a transaction between an employee and at least one of a healthcare benefits provider, a disability benefits provider, and a life insurance benefits provider.

Claim 329. (New) The computer-implemented method of Claim 305, wherein the processing device is linked to at least one of an employer computer, a health insurance provider computer, a disability insurance provider computer, a life insurance provider computer, a credit union or banking services provider computer, a pension benefits provider computer, a retirement benefits provider computer, and an employee discount provider computer.

Claim 330. (New) The computer-implemented method of Claim 305, further comprising:

processing information regarding at least one of accessing a credit union account balance or a bank account balance, authorizing or terminating a payroll deduction, ordering checks, making a payment, stopping a payment, applying for a loan or a mortgage, purchasing a certificate of deposit or a bond, providing financial advice, providing information regarding a benefit offered by a credit union or a banking service provider, providing information regarding a special rate loan offered to employees, applying for a mortgage, purchasing at least one of a stock, a bond, a mutual fund, and a savings bond, providing a forecast for a savings account, providing information regarding a company stock purchase made

through a company-sponsored plan, providing information regarding a savings bond purchasing plan, allocating pension funds among investment vehicles or options, changing an employee pension plan contribution, filing a pension benefits claim, determining a status of a pending pension benefits claim, allocating retirement funds among investment vehicles or options, and changing a contribution to a retirement account.

Claim 331. (New) The computer-implemented method of Claim 305, further comprising:

storing information regarding at least one of a benefit, a benefits package, and a benefits pricing, provided by a benefits provider, and information regarding at least one of a benefits requirement and a need for benefits associated with at least one of an employer and an employee;

processing the information regarding the at least one of a benefit, a benefits package, and a benefits pricing, with the information regarding the at least one of a benefits requirement and a need for benefits;

identifying a benefits provider for providing at least one of a benefit, benefits, and benefits information, for the

at least one of a benefits requirement and a need for benefits;

generating a second message containing information regarding the benefits provider, wherein the second message contains information regarding the at least one of a benefit, a benefits package, and a benefits pricing, provided by the benefits provider; and

transmitting the second message to the communication device.

Claim 332. (New) The computer-implemented method of Claim 305, further comprising:

receiving a request for employee benefits information;

processing the request for employee benefits information;

generating a second message in response to the request for employee benefits information; and

transmitting the second message to the communication device.

Claim 333. (New) The computer-implemented method of Claim 332, wherein the second message contains at least one of a link and a hyperlink to at least one of a computer associated with the processing device and a benefits provider computer.

Claim 334. (New) The computer-implemented method of Claim 332, wherein at least one of the employee benefits information comprises and the second message contains information regarding at least one of healthcare insurance, disability insurance, life insurance, a healthcare provider, a medical insurance provider, a dental insurance provider, a health maintenance organization, a major medical provider, medical insurance, major medical insurance, dental insurance, mental health insurance, prescription eye care insurance, an available healthcare insurance benefit, instructions for obtaining or claiming a healthcare insurance benefit, a health-care participant, a healthcare insurance plan coverage, a healthcare insurance benefit co-payment or deductible, a healthcare insurance benefits claim, a status of a healthcare insurance benefits claim, a disability insurance provider, a short-term disability insurance provider, a long-term

disability insurance provider, an available disability insurance benefit, instructions for obtaining or claiming a disability insurance benefit, a disability insurance plan coverage, a disability insurance co-payment or deductible, a disability insurance claim, a status of a disability insurance claim, a life insurance provider, an available life insurance benefit, instructions for obtaining or claiming a life insurance benefit, a life insurance plan coverage, a life insurance co-payment or deductible, a life insurance claim, and a status of a life insurance claim.

Claim 335. (New) The computer-implemented method of Claim 332, wherein at least one of the employee benefits information comprises and the second message contains information regarding at least one of a vacation time benefit, a personal time benefit, and a sick time benefit.

Claim 336. (New) The computer-implemented method of Claim 332, wherein at least one of the employee benefits information comprises and the second message contains information regarding at least one of an educational assistance benefit, a tuition reimbursement benefit, a credit union benefit, an employee discount program benefit, a buying service benefit, and a stock option benefit.

Claim 337. (New) The computer-implemented method of Claim 332, wherein at least one of the employee benefits information comprises and the second message contains information regarding at least one of a pension benefit, a retirement benefit, a pension benefits provider, a pension benefits service, instructions for obtaining a pension benefit, an employee pension account, a pension benefits loan, a pension benefit available, a vested pension benefit, an unvested pension benefit, an availability of a pension benefit, a status of a pending pension benefits claim, a retirement benefits provider, an employee's retirement benefit, a retirement savings account, retirement benefits loan information, a stock account, a mutual fund account, a stock option account, a retirement benefits at least one of savings interest rate, loan interest rate, and mortgage interest rate, instructions for claiming a retirement benefit, a retirement investment vehicle, instructions for making an account deposit or a withdrawal, a deposit or withdrawal procedure, a retirement account balance, a retirement account vested amount, a retirement account unvested amount, and at least one of financial advice, planning information, and forecasting information, regarding at least one of a pension benefits account and a retirement benefits account.

Claim 338. (New) The computer-implemented method of Claim 332, wherein at least one of the employee benefits information comprises and the second message contains information regarding at least one of a credit union, a bank, an available credit union or banking service, instructions for obtaining or claiming a credit union or banking benefit, an employee savings account, a loan, a mortgage, a savings interest rate, a loan rate, a mortgage rate, a provider of an employee discount, a buying service, at least one of a goods provider, a services provider, and a discount club, at least one of a good and a service offered under at least one of an employee discount program and a buying service program, instructions for ordering at least one of a good and a service under at least one of an employee discount program and a buying service program, and instructions for at least one of making a purchase, placing an order, obtaining customer service, and checking an order status, pursuant to at least one of an employee discount program and a buying service program.

Claim 339. (New) The computer-implemented method of Claim 332, wherein at least one of the employee benefits information comprises and the second message contains information regarding at least one of an employment status,

benefits provided to an employee, instructions for obtaining or claiming a benefit, a making of a benefit election, a making of a change to a benefit, a change to an investment in at least one of a savings account, a pension account, and a retirement account, and applying for an additional benefit.

Claim 340. (New) The computer-implemented method of Claim 332, wherein at least one of the employee benefits information comprises and the second message contains information regarding at least one of an employee's name, an address, a social security number, a date of birth, a date of hire, a job title, a length of service, a salary, withholding taxes, an employee wage, a payroll, a salary, at least one of payroll withholding and deduction, a tax exemption status, a company stock account, a stock option account, an equity interest account, a number of dependents, federal withholding taxes, state withholding taxes, local withholding taxes, social security taxes, disability taxes, disability withholding taxes, retirement deductions, pension deductions, IRA deductions, 401K deductions, SEP deductions, savings deductions, savings bond deductions, stock purchase plan deductions, employer held savings accounts, credit union deductions, an employee savings plan or program, a 401K retirement plan or program, a self-employed retirement plan or program, an employee credit union

at least one of account, plan, and program, an employee savings plan or program, an employee loan plan or program, an employee discount plan or program, a buying service plan or program, a tuition reimbursement program, an educational assistance program, a child care or day care program, an in-house training course, and a training course or educational course at least one of schedule, course description, and registration, a company announcement, a company calendar or schedule, a personnel directory, and an in-house job posting.

Claim 341. (New) The computer-implemented method of Claim 332, wherein at least one of the employee benefits information comprises and the second message contains information regarding at least one of a description of a pension benefit, at least one of a vested and an unvested interest or value, an account value, and account balance, a list and a date of an employer contribution, a list and a date of an employee contribution, funds availability, an investment vehicle, an investment option, financial advice for managing a pension benefits account, at least one of a loan offering and an investment offering, a forecast for a pension account, a financial planning strategy needed to reach a goal, a company stock purchase made through a company-sponsored plan, at least one of an employer sponsored retirement account and a self-

employed retirement program or account, a retirement account, at least one of a list and a date of a profit sharing contribution, and a withdrawal or borrowing of monies from an account.

Claim 342. (New) The computer-implemented method of Claim 332, wherein at least one of the employee benefits information comprises and the second message contains information regarding at least one of an employee discount, a buying service, and a buying service which participates in an employee benefits program.

Claim 343. (New) The computer-implemented method of Claim 332, wherein the second message contains a link to a computer associated with at least one of a healthcare benefits provider, a disability insurance benefits provider, a life insurance benefits provider, a pension benefits provider, a retirement benefits provider, an employee discount benefits provider, and a buying service benefits provider.

Claim 344. (New) The computer-implemented method of Claim 305, wherein the employee benefits information further comprises:

information regarding an employee benefit associated with an employee, wherein the employee benefit exists from a previous relationship and is maintained by the employee in a current employment relationship, wherein the employee benefit from the previous relationship is paid for or provided at least in part by a current employer pursuant to an employment relationship and is included in employee benefits provided to the employee by the current employer.

Claim 345. (New) The computer-implemented method of Claim 344, wherein the employee benefits information further comprises information regarding an individual benefits account, wherein the individual benefits account exists independently of an employment relationship.

Claim 346. (New) The computer-implemented method of Claim 305, further comprising:

processing information for pooling employees from different employers to obtain employee benefits for the employees of the different employers.

Claim 347. (New) The computer-implemented method of Claim 305, further comprising:

providing information to a computer associated with an employer regarding an employee who has at least one of upgraded a benefit and utilized at least one of a benefit offer, an employee discount benefit, and a buying service benefit.

Claim 348. (New) The computer-implemented method of Claim 305, further comprising:

processing information for utilizing an employer-provided at least one of a fund, money, and a credit, to obtain an employee benefit from a benefits provider.

Claim 349. (New) The computer-implemented method of Claim 305, further comprising:

processing information for utilizing an employer-provided at least one of a fund, money, and a credit, to create an individual benefits account, wherein the individual benefits account exists independently of an employment relationship.

Claim 350. (New) The computer-implemented method of Claim 305, further comprising:

facilitating at least one of a communication between benefits providers and a sharing of information between benefits providers.

Claim 351. (New) The computer-implemented method of Claim 305, further comprising:

utilizing at least one of an intelligent agent, a software agent, and a mobile agent, at least one of to obtain information regarding at least one of a benefit, benefit information availability, a status of a benefit, a status of a benefit claim, and a benefits provider, to request a benefit or benefits information, to request a service, to purchase at least one of a good and a service, to perform an action for or on behalf of the at least one of an employee, a benefits beneficiary, an employer, and a benefits administrator, or a benefits provider, to report at least one of a finding and an action taken, and to purchase a benefit.

Claim 352. (New) The computer-implemented method of Claim 305, further comprising:

transmitting at least one of a benefits request form, a benefits information request form, a claim submission form, and a claim status form, to the communication device.

Claim 353. (New) The computer-implemented method of Claim 305, further comprising:

transmitting information regarding at least one of a change to a benefit, a change to a benefits account, an activity regarding a benefits account, an offering of a benefit, a posting of an offer to sell a benefit, an advertisement for a benefit, a posting of benefits information, a posting of at least one of a need, a request, and a requirement, to obtain at least one of a benefit, a benefits package, and benefits information, a making of a payment to at least one of a deferred income savings account and a pension account, a new program, a new benefit, and a benefit discount offering, to the communication device.

Claim 354. (New) The computer-implemented method of Claim 332, wherein the second message contains a link to at

least one of an attorney, an accountant, a management consultant, a security firm, a recruiter, an employment agency, an insurance provider, a financial institution, a goods provider, and a services provider.

Claim 355. (New) The computer-implemented method of Claim 305, wherein the message is contained in at least one of an electronic mail transmission, an electronic transmission, a facsimile transmission, a telephone call, a telephone message, a voice message, a pager message, and a beeper message.

Claim 356. (New) The computer-implemented method of Claim 305, further comprising:

utilizing at least one of an electronic power of attorney form, an electronic authorization, an electronic signature, and a digital signature, to file at least one of a medical claim form, a dental claim form, a healthcare claim form, an insurance claim form, a financial transaction form, a financial claim form, at least one of a goods order form and a service order form, and a benefit request form.

Claim 357. (New) The computer-implemented method of

Claim 305, wherein the message is transmitted to the communication device in real-time.

Claim 358. (New) The computer-implemented method of Claim 305, further comprising:

effectuating a payment pursuant to an employee benefit in response to the at least one of a request for an employee benefit and a claim for an employee benefit.

Claim 359. (New) The computer-implemented method of Claim 305, wherein the computer-implemented method is utilized on or over at least one of a telecommunication network, a satellite communication network, a radio communication network, a digital communication network, a digital satellite communication network, a personal communications services network, a cable television network, a broadband communication network, and a low earth orbiting satellite (LEOs) network.

Claim 360. (New) The computer-implemented method of Claim 305, wherein the at least one of a request for an employee benefit and a claim for an employee benefit is transmitted from the communication device.

Claim 361. (New) A computer-implemented method for providing employee benefits information, comprising:

receiving at least one of a request for an employee benefit and a claim for an employee benefit;

processing the at least one of a request for an employee benefit and a claim for an employee benefit with a processing device using employee benefits information stored in a database or memory device, wherein the employee benefits information comprises at least one of pension benefits information and retirement benefits information, and at least one of vacation time information, personal time information, and sick time information;

generating a message in response to the at least one of a request for an employee benefit and a claim for an employee benefit; and

transmitting the message to a communication device associated with at least one of an employee, a benefits beneficiary, an employer, and a benefits administrator.

Claim 362. (New) The computer-implemented method of Claim 361, wherein the message contains information regarding a providing of an employee benefit requested or claimed in the at least one of a request for an employee benefit and a claim for an employee benefit.

Claim 363. (New) The computer-implemented method of Claim 361, further comprising:

providing an employee benefit requested or claimed in the at least one of a request for an employee benefit and a claim for an employee benefit.

Claim 364. (New) The computer-implemented method of Claim 361, further comprising:

processing information regarding at least one of an employee benefit registration and an employee benefit subscription.

Claim 365. (New) The computer-implemented method of Claim 361, further comprising:

processing a request for a status of the at least one of
a request for an employee benefit and a claim for an employee
benefit;

generating a second message in response to the request
for a status of the at least one of a request for an employee
benefit and a claim for an employee benefit; and

transmitting the second message to the communication
device.

Claim 366. (New) The computer-implemented method of
Claim 361, further comprising:

processing information regarding a purchase of at least
one of an enhanced employee benefit and an upgraded employee
benefit.

Claim 367. (New) The computer-implemented method of
Claim 361, further comprising:

processing information regarding at least one of a
purchase of an employee benefit and a purchase of at least one

of a good, a product, and a service, pursuant to an employee benefit.

Claim 368. (New) The computer-implemented method of Claim 361, further comprising:

processing information regarding a change to an employee benefit.

Claim 369. (New) The computer-implemented method of Claim 361, wherein the employee benefits information further comprises:

information regarding at least one of a healthcare insurance benefit, a disability insurance benefit, a life insurance benefit, an educational assistance benefit, a tuition reimbursement benefit, a credit union benefit, an employee discount program benefit, a buying service benefit, and a stock option benefit.

Claim 370. (New) The computer-implemented method of Claim 361, wherein the communication device is at least one of a personal computer, a desktop computer, a laptop computer, a

personal digital assistant, a telephone, a handheld computer, a palmtop computer, and a personal communication device.

Claim 371. (New) The computer-implemented method of Claim 361, wherein the communication device is at least one of a television and an interactive television.

Claim 372. (New) The computer-implemented method of Claim 361, wherein the communication device is a wireless device.

Claim 373. (New) The computer-implemented method of Claim 361, wherein the communication device is a kiosk.

Claim 374. (New) The computer-implemented method of Claim 361, wherein at least one of the computer-implemented method is utilized on or over at least one of the Internet and the World Wide Web, the at least one of a request for an employee benefit and a claim for an employee benefit is transmitted on or over at least one of the Internet and the World Wide Web, and the message is transmitted to the communication device on or over at least one of the Internet and the World Wide Web.

Claim 375. (New) The computer-implemented method of Claim 361, wherein the computer-implemented method is utilized on or over an intranet.

Claim 376. (New) The computer-implemented method of Claim 361, wherein the processing device is at least one of a network computer, a server computer, and an Internet server computer.

Claim 377. (New) The computer-implemented method of Claim 361, wherein the employee benefits information is automatically updated in real-time.

Claim 378. (New) The computer-implemented method of Claim 361, wherein the employee benefits information is associated with an employment relationship.

Claim 379. (New) The computer-implemented method of Claim 361, wherein the employee benefits information is associated with an independent contractor relationship.

Claim 380. (New) The computer-implemented method of Claim 361, further comprising:

processing information regarding a purchase pursuant to an employee discount benefit or a buying service benefit.

Claim 381. (New) The computer-implemented method of Claim 361, further comprising:

processing information regarding at least one of a registration for a class or course, a request for a tuition reimbursement, and a filing of an expense account.

Claim 382. (New) The computer-implemented method of Claim 361, further comprising:

processing information regarding at least one of a selection of a primary care provider, a request for a referral authorization for a specialist, a status of a healthcare insurance claim, a purchase of a healthcare insurance benefit, a change in a healthcare insurance coverage, a status of a disability insurance claim, a purchase of a disability insurance benefit, a change in a disability insurance coverage, a status of a life insurance claim, a purchase of a life insurance benefit, and a change in a life insurance coverage.

Claim 383. (New) The computer-implemented method of Claim 361, further comprising:

processing information regarding at least one of a placing of an order with at least one of a goods provider and a services provider, a registration with at least one of a goods provider and a services provider, a subscription to at least one of a goods provider and a services provider, and a status of a pending order.

Claim 384. (New) The computer-implemented method of Claim 361, further comprising:

providing information to a computer associated with an employer regarding a transaction between an employee and at least one of a healthcare benefits provider, a disability benefits provider, and a life insurance benefits provider.

Claim 385. (New) The computer-implemented method of Claim 361, wherein the processing device is linked to at least one of an employer computer, a health insurance provider computer, a disability insurance provider computer, a life insurance provider computer, a credit union or banking services provider computer, a pension benefits provider computer, a

retirement benefits provider computer, and an employee discount provider computer.

Claim 386. (New) The computer-implemented method of Claim 361, further comprising:

processing information regarding at least one of accessing a credit union account balance or a bank account balance, authorizing or terminating a payroll deduction, ordering checks, making a payment, stopping a payment, applying for a loan or a mortgage, purchasing a certificate of deposit or a bond, providing financial advice, providing information regarding a benefit offered by a credit union or a banking service provider, providing information regarding a special rate loan offered to employees, applying for a mortgage, purchasing at least one of a stock, a bond, a mutual fund, and a savings bond, providing a forecast for a savings account, providing information regarding a company stock purchase made through a company-sponsored plan, providing information regarding a savings bond purchasing plan, allocating pension funds among investment vehicles or options, changing an employee pension plan contribution, filing a pension benefits claim, determining a status of a pending pension benefits

claim, allocating retirement funds among investment vehicles or options, and changing a contribution to a retirement account.

Claim 387. (New) The computer-implemented method of Claim 361, further comprising:

storing information regarding at least one of a benefit, a benefits package, and a benefits pricing, provided by a benefits provider, and information regarding at least one of a benefits requirement and a need for benefits associated with at least one of an employer and an employee;

processing the information regarding the at least one of a benefit, a benefits package, and a benefits pricing, with the information regarding the at least one of a benefits requirement and a need for benefits;

identifying a benefits provider for providing at least one of a benefit, benefits, and benefits information, for the at least one of a benefits requirement and a need for benefits;

generating a second message containing information regarding the benefits provider, wherein the second message

contains information regarding the at least one of a benefit, a benefits package, and a benefits pricing, provided by the benefits provider; and

transmitting the second message to the communication device.

Claim 388. (New) The computer-implemented method of Claim 361, further comprising:

receiving a request for employee benefits information;

processing the request for employee benefits information;

generating a second message in response to the request for employee benefits information; and

transmitting the second message to the communication device.

Claim 389. (New) The computer-implemented method of Claim 388, wherein the second message contains at least one of

a link and a hyperlink to at least one of a computer associated with the processing device and a benefits provider computer.

Claim 390. (New) The computer-implemented method of Claim 388, wherein at least one of the employee benefits information comprises and the second message contains information regarding at least one of healthcare insurance, disability insurance, life insurance, a healthcare provider, a medical insurance provider, a dental insurance provider, a health maintenance organization, a major medical provider, medical insurance, major medical insurance, dental insurance, mental health insurance, prescription eye care insurance, an available healthcare insurance benefit, instructions for obtaining or claiming a healthcare insurance benefit, a health-care participant, a healthcare insurance plan coverage, a healthcare insurance benefit co-payment or deductible, a healthcare insurance benefits claim, a status of a healthcare insurance benefits claim, a disability insurance provider, a short-term disability insurance provider, a long-term disability insurance provider, an available disability insurance benefit, instructions for obtaining or claiming a disability insurance benefit, a disability insurance plan coverage, a disability insurance co-payment or deductible, a disability insurance claim, a status of a disability insurance

claim, a life insurance provider, an available life insurance benefit, instructions for obtaining or claiming a life insurance benefit, a life insurance plan coverage, a life insurance co-payment or deductible, a life insurance claim, and a status of a life insurance claim.

Claim 391. (New) The computer-implemented method of Claim 388, wherein at least one of the employee benefits information comprises and the second message contains information regarding at least one of a vacation time benefit, a personal time benefit, and a sick time benefit.

Claim 392. (New) The computer-implemented method of Claim 388, wherein at least one of the employee benefits information comprises and the second message contains information regarding at least one of an educational assistance benefit, a tuition reimbursement benefit, a credit union benefit, an employee discount program benefit, a buying service benefit, and a stock option benefit.

Claim 393. (New) The computer-implemented method of Claim 388, wherein at least one of the employee benefits information comprises and the second message contains information regarding at least one of a pension benefit, a

retirement benefit, a pension benefits provider, a pension benefits service, instructions for obtaining a pension benefit, an employee pension account, a pension benefits loan, a pension benefit available, a vested pension benefit, an unvested pension benefit, an availability of a pension benefit, a status of a pending pension benefits claim, a retirement benefits provider, an employee's retirement benefit, a retirement savings account, retirement benefits loan information, a stock account, a mutual fund account, a stock option account, a retirement benefits at least one of savings interest rate, loan interest rate, and mortgage interest rate, instructions for claiming a retirement benefit, a retirement investment vehicle, instructions for making an account deposit or a withdrawal, a deposit or withdrawal procedure, a retirement account balance, a retirement account vested amount, a retirement account unvested amount, and at least one of financial advice, planning information, and forecasting information, regarding at least one of a pension benefits account and a retirement benefits account.

Claim 394. (New) The computer-implemented method of Claim 388, wherein at least one of the employee benefits information comprises and the second message contains information regarding at least one of a credit union, a bank,

an available credit union or banking service, instructions for obtaining or claiming a credit union or banking benefit, an employee savings account, a loan, a mortgage, a savings interest rate, a loan rate, a mortgage rate, a provider of an employee discount, a buying service, at least one of a goods provider, a services provider, and a discount club, at least one of a good and a service offered under at least one of an employee discount program and a buying service program, instructions for ordering at least one of a good and a service under at least one of an employee discount program and a buying service program, and instructions for at least one of making a purchase, placing an order, obtaining customer service, and checking an order status, pursuant to at least one of an employee discount program and a buying service program.

Claim 395. (New) The computer-implemented method of Claim 388, wherein at least one of the employee benefits information comprises and the second message contains information regarding at least one of an employment status, benefits provided to an employee, instructions for obtaining or claiming a benefit, a making of a benefit election, a making of a change to a benefit, a change to an investment in

at least one of a savings account, a pension account, and a retirement account, and applying for an additional benefit.

Claim 396. (New) The computer-implemented method of Claim 388, wherein at least one of the employee benefits information comprises and the second message contains information regarding at least one of an employee's name, an address, a social security number, a date of birth, a date of hire, a job title, a length of service, a salary, withholding taxes, an employee wage, a payroll, a salary, at least one of payroll withholding and deduction, a tax exemption status, a company stock account, a stock option account, an equity interest account, a number of dependents, federal withholding taxes, state withholding taxes, local withholding taxes, social security taxes, disability taxes, disability withholding taxes, retirement deductions, pension deductions, IRA deductions, 401K deductions, SEP deductions, savings deductions, savings bond deductions, stock purchase plan deductions, employer held savings accounts, credit union deductions, an employee savings plan or program, a 401K retirement plan or program, a self-employed retirement plan or program, an employee credit union at least one of account, plan, and program, an employee savings plan or program, an employee loan plan or program, an employee discount plan or program, a buying service plan or

program, a tuition reimbursement program, an educational assistance program, a child care or day care program, an in-house training course, and a training course or educational course at least one of schedule, course description, and registration, a company announcement, a company calendar or schedule, a personnel directory, and an in-house job posting.

Claim 397. (New) The computer-implemented method of Claim 388, wherein at least one of the employee benefits information comprises and the second message contains information regarding at least one of a description of a pension benefit, at least one of a vested and an unvested interest or value, an account value, and account balance, a list and a date of an employer contribution, a list and a date of an employee contribution, funds availability, an investment vehicle, an investment option, financial advice for managing a pension benefits account, at least one of a loan offering and an investment offering, a forecast for a pension account, a financial planning strategy needed to reach a goal, a company stock purchase made through a company-sponsored plan, at least one of an employer sponsored retirement account and a self-employed retirement program or account, a retirement account, at least one of a list and a date of a profit sharing

contribution, and a withdrawal or borrowing of monies from an account.

Claim 398. (New) The computer-implemented method of Claim 388, wherein at least one of the employee benefits information comprises and the second message contains information regarding at least one of an employee discount, a buying service, and a buying service which participates in an employee benefits program.

Claim 399. (New) The computer-implemented method of Claim 388, wherein the second message contains a link to a computer associated with at least one of a healthcare benefits provider, a disability insurance benefits provider, a life insurance benefits provider, a pension benefits provider, a retirement benefits provider, an employee discount benefits provider, and a buying service benefits provider.

Claim 400. (New) The computer-implemented method of Claim 361, wherein the employee benefits information further comprises:

information regarding an employee benefit associated with an employee, wherein the employee benefit exists from a

previous relationship and is maintained by the employee in a current employment relationship, wherein the employee benefit from the previous relationship is paid for or provided at least in part by a current employer pursuant to an employment relationship and is included in employee benefits provided to the employee by the current employer.

Claim 401. (New) The computer-implemented method of Claim 400, wherein the employee benefits information further comprises information regarding an individual benefits account, wherein the individual benefits account exists independently of an employment relationship.

Claim 402. (New) The computer-implemented method of Claim 361, further comprising:

processing information for utilizing an employer-provided at least one of a fund, money, and a credit, to obtain an employee benefit from a benefits provider.

Claim 403. (New) The computer-implemented method of Claim 361, further comprising:

providing information to a computer associated with an employer regarding an employee who has at least one of upgraded a benefit and utilized at least one of a benefit offer, an employee discount benefit, and a buying service benefit.

Claim 404. (New) The computer-implemented method of Claim 361, further comprising:

processing information for utilizing at least one of a fund, money, and a credit, provided by the employer to obtain an employee benefit from a benefits provider.

Claim 405. (New) The computer-implemented method of Claim 361, further comprising:

processing information for utilizing an employer-provided at least one of a fund, money, and a credit, to create an individual benefits account, wherein the individual benefits account exists independently of an employment relationship.

Claim 406. (New) The computer-implemented method of Claim 361, further comprising:

facilitating at least one of a communication between benefits providers and a sharing of information between benefits providers.

Claim 407. (New) The computer-implemented method of Claim 361, further comprising:

utilizing at least one of an intelligent agent, a software agent, and a mobile agent, at least one of to obtain information regarding at least one of a benefit, benefit information availability, a status of a benefit, a status of a benefit claim, and a benefits provider, to request a benefit or benefits information, to request a service, to purchase at least one of a good and a service, to perform an action for or on behalf of the at least one of an employee, a benefits beneficiary, an employer, and a benefits administrator, or a benefits provider, to report at least one of a finding and an action taken, and to purchase a benefit.

Claim 408. (New) The computer-implemented method of Claim 361, further comprising:

transmitting at least one of a benefits request form, a benefits information request form, a claim submission form, and a claim status form, to the communication device.

Claim 409. (New) The computer-implemented method of Claim 361, further comprising:

transmitting information regarding at least one of a change to a benefit, a change to a benefits account, an activity regarding a benefits account, an offering of a benefit, a posting of an offer to sell a benefit, an advertisement for a benefit, a posting of benefits information, a posting of at least one of a need, a request, and a requirement, to obtain at least one of a benefit, a benefits package, and benefits information, a making of a payment to at least one of a deferred income savings account and a pension account, a new program, a new benefit, and a benefit discount offering, to the communication device.

Claim 410. (New) The computer-implemented method of Claim 388, wherein the second message contains a link to at least one of an attorney, an accountant, a management consultant, a security firm, a recruiter, an employment

agency, an insurance provider, a financial institution, a goods provider, and a services provider.

Claim 411. (New) The computer-implemented method of Claim 361, wherein the message is contained in at least one of an electronic mail transmission, an electronic transmission, a facsimile transmission, a telephone call, a telephone message, a voice message, a pager message, and a beeper message.

Claim 412. (New) The computer-implemented method of Claim 361, further comprising:

utilizing at least one of an electronic power of attorney form, an electronic authorization, an electronic signature, and a digital signature, to file at least one of a medical claim form, a dental claim form, a healthcare claim form, an insurance claim form, a financial transaction form, a financial claim form, at least one of a goods order form and a service order form, and a benefit request form.

Claim 413. (New) The computer-implemented method of Claim 361, wherein the message is transmitted to the communication device in real-time.

Claim 414. (New) The computer-implemented method of Claim 361, further comprising:

effectuating a payment pursuant to an employee benefit in response to the at least one of a request for an employee benefit and a claim for an employee benefit.

Claim 415. (New) The computer-implemented method of Claim 361, wherein the computer-implemented method is utilized on or over at least one of a telecommunication network, a satellite communication network, a radio communication network, a digital communication network, a digital satellite communication network, a personal communications services network, a cable television network, a broadband communication network, and a low earth orbiting satellite (LEOs) network.

Claim 416. (New) The computer-implemented method of Claim 361, wherein the at least one of a request for an employee benefit and a claim for an employee benefit is transmitted from the communication device.

Claim 417. (New) A computer-implemented method for providing employee benefits information, comprising:

receiving at least one of a request for an employee benefit and a claim for an employee benefit;

processing the at least one of a request for an employee benefit and a claim for an employee benefit with a processing device using employee benefits information stored in a database or memory device, wherein the employee benefits information comprises at least one of healthcare insurance information, disability insurance information, and life insurance information, at least one of pension benefits information and retirement benefits information, and at least one of vacation time information, personal time information, and sick time information;

generating a message in response to the at least one of a request for an employee benefit and a claim for an employee benefit; and

transmitting the message to a communication device associated with at least one of an employee, a benefits beneficiary, an employer, and a benefits administrator.

Claim 418. (New) A computer-implemented method for providing employee benefits information, comprising:

receiving at least one of a request for an employee benefit and a claim for an employee benefit;

processing the at least one of a request for an employee benefit and a claim for an employee benefit with a processing device using employee benefits information stored in a database or memory device, wherein the employee benefits information comprises at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of vacation time information, personal time information, sick time information, educational assistance benefit information, tuition reimbursement benefit information, credit union benefit information, employee discount program benefit information, buying service benefit information, and stock option benefit information;

generating a message in response to the at least one of a request for an employee benefit and a claim for an employee benefit; and

transmitting the message to a communication device associated with at least one of an employee, a benefits beneficiary, an employer, and a benefits administrator.

Claim 419. (New) A computer-implemented method for providing employee benefits information, comprising:

receiving at least one of a request for an employee benefit and a claim for an employee benefit;

processing the at least one of a request for an employee benefit and a claim for an employee benefit with a processing device using employee benefits information stored in a database or memory device, wherein the employee benefits information comprises at least one of pension benefits information and retirement benefits information, and at least one of vacation time information, personal time information, sick time information, educational assistance benefit information, tuition reimbursement benefit information, credit union benefit information, employee discount program benefit information, buying service benefit information, and stock option benefit information;

generating a message in response to the at least one of a request for an employee benefit and a claim for an employee benefit; and

transmitting the message to a communication device associated with at least one of an employee, a benefits beneficiary, an employer, and a benefits administrator.

Claim 420. (New) A computer-implemented method for providing employee benefits information, comprising:

receiving a request for information regarding an employee benefit;

processing the request for information regarding an employee benefit with a processing device using employee benefits information stored in a database or memory device, wherein the employee benefits information comprises information regarding an employee benefit associated with an employee, wherein the employee benefit exists from a previous relationship and is maintained by the employee in a current employment relationship, wherein the employee benefit from the previous relationship is paid for or provided at least in part by a current employer pursuant to an employment relationship and is included in employee benefits provided to the employee by the current employer;

generating a message in response to the request for information regarding an employee benefit, wherein the message contains a response to the request for information regarding an employee benefit; and

transmitting the message to a communication device associated with at least one of the employee, a benefits beneficiary, an employer, and a benefits administrator.

Claim 421. (New) The computer-implemented method of Claim 420, further comprising:

receiving at least one of a request for an employee benefit and a claim for an employee benefit;

processing the at least one of a request for an employee benefit and a claim for an employee benefit;

generating a second message in response to the at least one of a request for an employee benefit and a claim for an employee benefit; and

transmitting the second message to the communication device.

Claim 422. (New) The computer-implemented method of Claim 421, wherein the second message contains information regarding a providing of an employee benefit requested or claimed in the at least one of a request for an employee benefit and a claim for an employee benefit.

Claim 423. (New) The computer-implemented method of Claim 421, further comprising:

providing an employee benefit requested or claimed in the at least one of a request for an employee benefit and a claim for an employee benefit.

Claim 424. (New) The computer-implemented method of Claim 420, further comprising:

processing information regarding at least one of an employee benefit registration and an employee benefit subscription.

Claim 425. (New) The computer-implemented method of Claim 420, further comprising:

processing a request for a status of at least one of a request for an employee benefit and a claim for an employee benefit;

generating a second message in response to the request for a status of at least one of a request for an employee benefit and a claim for an employee benefit; and

transmitting the second message to the communication device.

Claim 426. (New) The computer-implemented method of Claim 420, further comprising:

processing information regarding a purchase of at least one of an enhanced employee benefit and an upgraded employee benefit.

Claim 427. (New) The computer-implemented method of Claim 420, further comprising:

processing information regarding at least one of a purchase of an employee benefit and a purchase of at least one

of a good, a product, and a service, pursuant to an employee benefit.

Claim 428. (New) The computer-implemented method of Claim 420, further comprising:

processing information regarding a change to an employee benefit.

Claim 429. (New) The computer-implemented method of Claim 420, wherein the employee benefit associated with an employee is a healthcare insurance benefit.

Claim 430. (New) The computer-implemented method of Claim 420, wherein the employee benefit associated with an employee is a disability insurance benefit.

Claim 431. (New) The computer-implemented method of Claim 420, wherein the employee benefit associated with an employee is a life insurance benefit.

Claim 432. (New) The computer-implemented method of Claim 420, wherein the employee benefit associated with an

employee is at least one of a pension benefit and a retirement benefit.

Claim 433. (New) The computer-implemented method of Claim 420, wherein the message contains information regarding at least one of a healthcare insurance benefit, a disability insurance benefit, a life insurance benefit, a pension benefit, and a retirement benefit.

Claim 434. (New) The computer-implemented method of Claim 420, wherein the message contains information regarding at least one of an educational assistance benefit, a tuition reimbursement benefit, a credit union benefit, an employee discount program benefit, a buying service benefit, and a stock option benefit.

Claim 435. (New) The computer-implemented method of Claim 420, wherein the communication device is at least one of a personal computer, a desktop computer, a laptop computer, a personal digital assistant, a telephone, a handheld computer, a palmtop computer, and a personal communication device.

Claim 436. (New) The computer-implemented method of Claim 420, wherein the communication device is at least one of a television and an interactive television.

Claim 437. (New) The computer-implemented method of Claim 420, wherein the communication device is a wireless device.

Claim 438. (New) The computer-implemented method of Claim 420, wherein the communication device is a kiosk.

Claim 439. (New) The computer-implemented method of Claim 420, wherein at least one of the computer-implemented method is utilized on or over at least one of the Internet and the World Wide Web, the request for information regarding an employee benefit is transmitted on or over at least one of the Internet and the World Wide Web, and the message is transmitted to the communication device on or over at least one of the Internet and the World Wide Web.

Claim 440. (New) The computer-implemented method of Claim 420, wherein the computer-implemented method is utilized on or over an intranet.

Claim 441. (New) The computer-implemented method of Claim 420, wherein the processing device is at least one of a network computer, a server computer, and an Internet server computer.

Claim 442. (New) The computer-implemented method of Claim 420, wherein the employee benefits information is automatically updated in real-time.

Claim 443. (New) The computer-implemented method of Claim 420, wherein the employee is an independent contractor.

Claim 444. (New) The computer-implemented method of Claim 420, further comprising:

processing information regarding a purchase pursuant to an employee discount benefit or a buying service benefit.

Claim 445. (New) The computer-implemented method of Claim 420, further comprising:

processing information regarding at least one of a registration for a class or course, a request for a tuition reimbursement, and a filing of an expense account.

Claim 446. (New) The computer-implemented method of Claim 420, further comprising:

processing information regarding at least one of a selection of a primary care provider, a request for a referral authorization for a specialist, a status of a healthcare insurance claim, a purchase of a healthcare insurance benefit, a change in a healthcare insurance coverage, a status of a disability insurance claim, a purchase of a disability insurance benefit, a change in a disability insurance coverage, a status of a life insurance claim, a purchase of a life insurance benefit, and a change in a life insurance coverage.

Claim 447. (New) The computer-implemented method of Claim 420, further comprising:

processing information regarding at least one of a placing of an order with at least one of a goods provider and a services provider, a registration with at least one of a goods provider and a services provider, a subscription to at least one of a goods provider and a services provider, and a status of a pending order.

Claim 448. (New) The computer-implemented method of Claim 420, further comprising:

providing information to an employer regarding a transaction between the employee and at least one of a healthcare benefits provider, a disability benefits provider, and a life insurance benefits provider.

Claim 449. (New) The computer-implemented method of Claim 420, wherein the processing device is linked to at least one of an employer computer, a health insurance provider computer, a disability insurance provider computer, a life insurance provider computer, a credit union or banking services provider computer, a pension benefits provider computer, a retirement benefits provider computer, and an employee discount provider computer.

Claim 450. (New) The computer-implemented method of Claim 420, further comprising:

storing information regarding at least one of a benefit, a benefits package, and a benefits pricing, provided by a benefits provider, and information regarding at least one

of a benefits requirement and a need for benefits associated with at least one of an employer and an employee;

processing the information regarding the at least one of a benefit, a benefits package, and a benefits pricing, with the information regarding the at least one of a benefits requirement and a need for benefits;

identifying a benefits provider for providing at least one of a benefit, benefits, and benefits information, for the at least one of a benefits requirement and a need for benefits;

generating a second message containing information regarding the benefits provider, wherein the second message contains information regarding the at least one of a benefit, a benefits package, and a benefits pricing, provided by the benefits provider; and

transmitting the second message to the communication device.

Claim 451. (New) The computer-implemented method of Claim 420, wherein the second message contains at least one of

a link and a hyperlink to at least one of a computer associated with the processing device and a benefits provider computer.

Claim 452. (New) The computer-implemented method of Claim 420, wherein the employee benefits information further comprises information regarding an individual benefits account, wherein the individual benefits account exists independently of an employment relationship.

Claim 453. (New) The computer-implemented method of Claim 420, further comprising:

processing information for pooling employees from different employers to obtain employee benefits for the employees of the different employers.

Claim 454. (New) The computer-implemented method of Claim 420, further comprising:

providing information to a computer associated with an employer regarding an employee who has at least one of upgraded a benefit and utilized at least one of a benefit offer, an employee discount benefit, and a buying service benefit.

Claim 455. (New) The computer-implemented method of Claim 420, further comprising:

processing information for utilizing an employer-provided at least one of a fund, money, and a credit, to obtain an employee benefit from a benefits provider.

Claim 456. (New) The computer-implemented method of Claim 420, further comprising:

processing information for utilizing an employer-provided at least one of a fund, money, and a credit, to create an individual benefits account, wherein the individual benefits account exists independently of an employment relationship.

Claim 457. (New) The computer-implemented method of Claim 420, further comprising:

utilizing at least one of an intelligent agent, a software agent, and a mobile agent, at least one of to obtain information regarding at least one of a benefit, benefit information availability, a status of a benefit, a status of a benefit claim, and a benefits provider, to request a benefit or benefits information, to request a service, to purchase at

least one of a good and a service, to perform an action for or on behalf of the at least one of the employee, a benefits beneficiary, an employer, and a benefits administrator, or a benefits provider, to report at least one of a finding and an action taken, and to purchase a benefit.

Claim 458. (New) The computer-implemented method of Claim 420, further comprising:

transmitting at least one of a benefits request form, a benefits information request form, a claim submission form, and a claim status form, to the communication device.

Claim 459. (New) The computer-implemented method of Claim 420, further comprising:

transmitting information regarding at least one of a change to a benefit, a change to a benefits account, an activity regarding a benefits account, an offering of a benefit, a posting of an offer to sell a benefit, an advertisement for a benefit, a posting of benefits information, a posting of at least one of a need, a request, and a requirement, to obtain at least one of a benefit, a benefits package, and benefits information, a making of a

payment to at least one of a deferred income savings account and a pension account, a new program, a new benefit, and a benefit discount offering, to the communication device.

Claim 460. (New) The computer-implemented method of Claim 420, wherein the message is contained in at least one of an electronic mail transmission, an electronic transmission, a facsimile transmission, a telephone call, a telephone message, a voice message, a pager message, and a beeper message.

Claim 461. (New) The computer-implemented method of Claim 420, further comprising:

utilizing at least one of an electronic power of attorney form, an electronic authorization, an electronic signature, and a digital signature, to file at least one of a medical claim form, a dental claim form, a healthcare claim form, an insurance claim form, a financial transaction form, a financial claim form, at least one of a goods order form and a service order form, and a benefit request form.

Claim 462. (New) The computer-implemented method of Claim 420, wherein the message is transmitted to the communication device in real-time.

Claim 463. (New) The computer-implemented method of Claim 420, further comprising:

effectuating a payment pursuant to an employee benefit in response to at least one of a request for an employee benefit and a claim for an employee benefit.

Claim 464. (New) The computer-implemented method of Claim 420, wherein the computer-implemented method is utilized on or over at least one of a telecommunication network, a satellite communication network, a radio communication network, a digital communication network, a digital satellite communication network, a personal communications services network, a cable television network, a broadband communication network, and a low earth orbiting satellite (LEOs) network.

Claim 465. (New) The computer-implemented method of Claim 420, wherein the request for information regarding an employee benefit is transmitted from the communication device.

Claim 466. (New) The computer-implemented method of Claim 420, wherein the employee benefits information comprises information regarding an individual benefits account, wherein

the individual benefits account is utilized by the employee to retain a benefit with a benefits provider independently of an employment relationship.

Claim 467. (New) The computer-implemented method of Claim 466, wherein the individual benefits account includes at least one of a healthcare insurance benefit, a disability insurance benefit, a life insurance benefit, a pension benefit, and a retirement benefit.

Claim 468. (New) A computer-implemented method for providing employee benefits information, comprising:

receiving a request for information regarding an employee benefit;

processing the request for information regarding an employee benefit with a processing device using employee benefits account information stored in a database or memory device, wherein the employee benefits account information comprises information regarding an employee benefit associated with an employee, wherein the employee benefit exists from a previous relationship and is maintained by the employee in a current employment relationship, wherein the employee benefit

from the previous relationship is paid for or provided at least in part by a current employer pursuant to an employment relationship and is included in employee benefits provided to the employee by the current employer;

generating a message in response to the request for information regarding an employee benefit, wherein the message contains a response to the request for information regarding an employee benefit; and

transmitting the message to a communication device associated with at least one of the employee, a benefits beneficiary, an employer, and a benefits administrator.

Claim 469. (New) A computer-implemented method for providing employee benefits information, comprising:

receiving at least one of a request for an employee benefit and a claim for an employee benefit;

processing the at least one of a request for an employee benefit and a claim for an employee benefit with a processing device using employee benefits information stored in a database or memory device, wherein the employee benefits information

comprises information regarding an employee benefit associated with an employee, wherein the employee benefit exists from a previous relationship and is maintained by the employee in a current employment relationship, wherein the employee benefit from the previous relationship is paid for or provided at least in part by a current employer pursuant to an employment relationship and is included in employee benefits provided to the employee by the current employer;

generating a message in response to the at least one of a request for an employee benefit and a claim for an employee benefit, wherein the message contains a response to the at least one of a request for an employee benefit and a claim for an employee benefit; and

transmitting the message to a communication device associated with at least one of the employee, a benefits beneficiary, an employer, and a benefits administrator.

Claim 470. (New) The computer-implemented method of Claim 469, further comprising:

receiving a request for employee benefits information;

processing the request for employee benefits
information;

generating a second message in response to the request
for employee benefits information; and

transmitting the second message to the communication
device.

Claim 471. (New) The computer-implemented method of
Claim 469, wherein the message contains information regarding a
providing of an employee benefit requested or claimed in the at
least one of a request for an employee benefit and a claim for
an employee benefit.

Claim 472. (New) The computer-implemented method of
Claim 469, further comprising:

providing an employee benefit requested or claimed in
the at least one of a request for an employee benefit and a
claim for an employee benefit.

Claim 473. (New) The computer-implemented method of
Claim 469, further comprising:

processing information regarding at least one of an employee benefit registration and an employee benefit subscription.

Claim 474. (New) The computer-implemented method of Claim 469, further comprising:

processing a request for a status of the at least one of a request for an employee benefit and a claim for an employee benefit;

generating a second message in response to the request for a status of the at least one of a request for an employee benefit and a claim for an employee benefit; and

transmitting the second message to the communication device.

Claim 475. (New) The computer-implemented method of Claim 469, further comprising:

processing information regarding a purchase of at least one of an enhanced employee benefit and an upgraded employee benefit.

Claim 476. (New) The computer-implemented method of Claim 469, further comprising:

processing information regarding at least one of a purchase of an employee benefit and a purchase of at least one of a good, a product, and a service, pursuant to an employee benefit.

Claim 477. (New) The computer-implemented method of Claim 469, further comprising:

processing information regarding a change to an employee benefit.

Claim 478. (New) The computer-implemented method of Claim 469, wherein the employee benefit associated with an employee is a healthcare insurance benefit.

Claim 479. (New) The computer-implemented method of Claim 469, wherein the employee benefit associated with an employee is a disability insurance benefit.

Claim 480. (New) The computer-implemented method of Claim 469, wherein the employee benefit associated with an employee is a life insurance benefit.

Claim 481. (New) The computer-implemented method of Claim 469, wherein the employee benefit associated with an employee is at least one of a pension benefit and a retirement benefit.

Claim 482. (New) The computer-implemented method of Claim 469, wherein the message contains information regarding at least one of a healthcare insurance benefit, a disability insurance benefit, a life insurance benefit, a pension benefit, and a retirement benefit.

Claim 483. (New) The computer-implemented method of Claim 469, wherein the message contains information regarding at least one of an educational assistance benefit, a tuition reimbursement benefit, a credit union benefit, an employee

discount program benefit, a buying service benefit, and a stock option benefit.

Claim 484. (New) The computer-implemented method of Claim 469, wherein the communication device is at least one of a personal computer, a desktop computer, a laptop computer, a personal digital assistant, a telephone, a handheld computer, a palmtop computer, and a personal communication device.

Claim 485. (New) The computer-implemented method of Claim 469, wherein the communication device is at least one of a television and an interactive television.

Claim 486. (New) The computer-implemented method of Claim 469, wherein the communication device is a wireless device.

Claim 487. (New) The computer-implemented method of Claim 469, wherein the communication device is a kiosk.

Claim 488. (New) The computer-implemented method of Claim 469, wherein at least one of the computer-implemented method is utilized on or over at least one of the Internet and the World Wide Web, the at least one of a request for an

employee benefit and a claim for an employee benefit is transmitted on or over at least one of the Internet and the World Wide Web, and the message is transmitted to the communication device on or over at least one of the Internet and the World Wide Web.

Claim 489. (New) The computer-implemented method of Claim 469, wherein the computer-implemented method is utilized on or over an intranet.

Claim 490. (New) The computer-implemented method of Claim 469, wherein the processing device is at least one of a network computer, a server computer, and an Internet server computer.

Claim 491. (New) The computer-implemented method of Claim 469, wherein the employee benefits information is automatically updated in real-time.

Claim 492. (New) The computer-implemented method of Claim 469, wherein the employee is an independent contractor.

Claim 493. (New) The computer-implemented method of Claim 469, further comprising:

processing information regarding a purchase pursuant to an employee discount benefit or a buying service benefit.

Claim 494. (New) The computer-implemented method of Claim 469, further comprising:

processing information regarding at least one of a registration for a class or course, a request for a tuition reimbursement, and a filing of an expense account.

Claim 495. (New) The computer-implemented method of Claim 469, further comprising:

processing information regarding at least one of a selection of a primary care provider, a request for a referral authorization for a specialist, a status of a healthcare insurance claim, a purchase of a healthcare insurance benefit, a change in a healthcare insurance coverage, a status of a disability insurance claim, a purchase of a disability insurance benefit, a change in a disability insurance coverage, a status of a life insurance claim, a purchase of a life insurance benefit, and a change in a life insurance coverage.

Claim 496. (New) The computer-implemented method of Claim 469, further comprising:

processing information regarding at least one of a placing of an order with at least one of a goods provider and a services provider, a registration with at least one of a goods provider and a services provider, a subscription to at least one of a goods provider and a services provider, and a status of a pending order.

Claim 497. (New) The computer-implemented method of Claim 469, further comprising:

providing information to a computer associated with an employer regarding a transaction between an employee and at least one of a healthcare benefits provider, a disability benefits provider, and a life insurance benefits provider.

Claim 498. (New) The computer-implemented method of Claim 469, wherein the processing device is linked to at least one of an employer computer, a health insurance provider computer, a disability insurance provider computer, a life insurance provider computer, a credit union or banking services provider computer, a pension benefits provider computer, a

retirement benefits provider computer, and an employee discount provider computer.

Claim 499. (New) The computer-implemented method of Claim 469, further comprising:

storing information regarding at least one of a benefit, a benefits package, and a benefits pricing, provided by a benefits provider, and information regarding at least one of a benefits requirement and a need for benefits associated with at least one of an employer and an employee;

processing the information regarding the at least one of a benefit, a benefits package, and a benefits pricing, with the information regarding the at least one of a benefits requirement and a need for benefits;

identifying a benefits provider for providing at least one of a benefit, benefits, and benefits information, for the at least one of a benefits requirement and a need for benefits;

generating a second message containing information regarding the benefits provider, wherein the second message

contains information regarding the at least one of a benefit, a benefits package, and a benefits pricing, provided by the benefits provider; and

transmitting the second message to the communication device.

Claim 500. (New) The computer-implemented method of Claim 469, wherein the second message contains at least one of a link and a hyperlink to at least one of a computer associated with the processing device and a benefits provider computer.

Claim 501. (New) The computer-implemented method of Claim 469, wherein the employee benefits information further comprises information regarding an individual benefits account, wherein the individual benefits account exists independently of an employment relationship.

Claim 502. (New) The computer-implemented method of Claim 469, further comprising:

processing information for pooling employees from different employers to obtain employee benefits for the employees of the different employers.

Claim 503. (New) The computer-implemented method of Claim 469, further comprising:

providing information to a computer associated with an employer regarding an employee who has at least one of upgraded a benefit and utilized at least one of a benefit offer, an employee discount, and a buying service.

Claim 504. (New) The computer-implemented method of Claim 469, further comprising:

processing information for utilizing an employer-provided at least one of a fund, money, and a credit, to obtain an employee benefit from a benefits provider.

Claim 505. (New) The computer-implemented method of Claim 469, further comprising:

processing information for utilizing an employer-provided at least one of a fund, money, and a credit, to create an individual benefits account, wherein the individual benefits account exists independently of an employment relationship.

Claim 506. (New) The computer-implemented method of Claim 469, further comprising:

utilizing at least one of an intelligent agent, a software agent, and a mobile agent, at least one of to obtain information regarding at least one of a benefit, benefit information availability, a status of a benefit, a status of a benefit claim, and a benefits provider, to request a benefit or benefits information, to request a service, to purchase at least one of a good and a service, to perform an action for or on behalf of the at least one of the employee, a benefits beneficiary, an employer, and a benefits administrator, or a benefits provider, to report at least one of a finding and an action taken, and to purchase a benefit.

Claim 507. (New) The computer-implemented method of Claim 469, further comprising:

transmitting at least one of a benefits request form, a benefits information request form, a claim submission form, and a claim status form, to the communication device.

Claim 508. (New) The computer-implemented method of Claim 469, further comprising:

transmitting information regarding at least one of a change to a benefit, a change to a benefits account, an activity regarding a benefits account, an offering of a benefit, a posting of an offer to sell a benefit, an advertisement for a benefit, a posting of benefits information, a posting of at least one of a need, a request, and a requirement, to obtain at least one of a benefit, a benefits package, and benefits information, a making of a payment to at least one of a deferred income savings account and a pension account, a new program, a new benefit, and a benefit discount offering, to the communication device.

Claim 509. (New) The computer-implemented method of Claim 469, wherein the message is contained in at least one of an electronic mail transmission, an electronic transmission, a facsimile transmission, a telephone call, a telephone message, a voice message, a pager message, and a beeper message.

Claim 510. (New) The computer-implemented method of Claim 469, further comprising:

utilizing at least one of an electronic power of attorney form, an electronic authorization, an electronic

signature, and a digital signature, to file at least one of a medical claim form, a dental claim form, a healthcare claim form, an insurance claim form, a financial transaction form, a financial claim form, at least one of a goods order form and a service order form, and a benefit request form.

Claim 511. (New) The computer-implemented method of Claim 469, wherein the message is transmitted to the communication device in real-time.

Claim 512. (New) The computer-implemented method of Claim 469, further comprising:

effectuating a payment pursuant to an employee benefit in response to the at least one of a request for an employee benefit and a claim for an employee benefit.

Claim 513. (New) The computer-implemented method of Claim 469, wherein the computer-implemented method is utilized on or over at least one of a telecommunication network, a satellite communication network, a radio communication network, a digital communication network, a digital satellite communication network, a personal communications services

network, a cable television network, a broadband communication network, and a low earth orbiting satellite (LEOs) network.

Claim 514. (New) The computer-implemented method of Claim 469, wherein the at least one of a request for an employee benefit and a claim for an employee benefit is transmitted from the communication device.

Claim 515. (New) The computer-implemented method of Claim 469, wherein the employee benefits information comprises information regarding an individual benefits account, wherein the individual benefits account is utilized by the employee to retain a benefit with a benefits provider independently of an employment relationship.

Claim 516. (New) The computer-implemented method of Claim 515, wherein the individual benefits account includes at least one of a healthcare insurance benefit, a disability insurance benefit, a life insurance benefit, a pension benefit, and a retirement benefit.

Claim 517. (New) A computer-implemented method for providing employee benefits information, comprising:

receiving at least one of a request for an employee benefit and a claim for an employee benefit;

processing the at least one of a request for an employee benefit and a claim for an employee benefit with a processing device using employee benefits account information stored in a database or memory device, wherein the employee benefits account information comprises information regarding an employee benefit associated with an employee, wherein the employee benefit exists from a previous relationship and is maintained by the employee in a current employment relationship, wherein the employee benefit from the previous relationship is paid for or provided at least in part by a current employer pursuant to an employment relationship and is included in employee benefits provided to the employee by the current employer;

generating a message in response to the at least one of a request for an employee benefit and a claim for an employee benefit, wherein the message contains a response to the at least one of a request for an employee benefit and a claim for an employee benefit; and

transmitting the message to a communication device associated with at least one of the employee, a benefits beneficiary, an employer, and a benefits administrator.

Claim 518. (New) The computer-implemented method of Claim 517, wherein the employee benefits account information comprises information regarding an individual benefits account, wherein the individual benefits account is utilized by the employee to retain a benefit with a benefits provider independently of an employment relationship.

Claim 519. (New) The computer-implemented method of Claim 517, wherein the employee benefits account information comprises information regarding an individual benefits account, wherein the individual benefits account is utilized by the employee to retain a benefit with a benefits provider independently of an employment relationship, and further wherein the individual benefits account includes at least one of a healthcare insurance benefit, a disability insurance benefit, a life insurance benefit, a pension benefit, and a retirement benefit.

Claim 520. (New) The computer-implemented method of Claim 517, wherein the employee benefit is at least one of a

healthcare insurance benefit, a disability insurance benefit, and a life insurance benefit.

Claim 521. (New) A computer-implemented method for providing employee benefits information, comprising:

storing employee benefits information in a database or memory device;

detecting at least one of a change to a benefit, a change to or activity regarding a benefits account, an offering of a benefit, a posting of an offer to sell a benefit or a benefits package, and a posting of benefits information, wherein the at least one of a change to a benefit, a change to or activity regarding a benefits account, an offering of a benefit, a posting of an offer to sell a benefit or a benefits package, and a posting of benefits information, is automatically detected by a processing device;

generating a message containing information regarding the at least one of a change to a benefit, a change to or activity regarding a benefits account, an offering of a benefit, a posting of an offer to sell a benefit or a benefits package, and a posting of benefits information, wherein the

message is automatically generated by the processing device upon the detection of the at least one of a change to a benefit, a change to or activity regarding a benefits account, an offering of a benefit, a posting of an offer to sell a benefit or a benefits package, and a posting of benefits information; and

transmitting the message to a communication device associated with at least one of an employee and a benefits beneficiary.

Claim 522. (New) The computer-implemented method of Claim 521, wherein the message is transmitted to the communication device in real-time.

Claim 523. (New) The computer-implemented method of Claim 521, wherein the communication device is at least one of a personal computer, a desktop computer, a laptop computer, a personal digital assistant, a telephone, a handheld computer, a palmtop computer, and a personal communication device.

Claim 524. (New) The computer-implemented method of Claim 521, wherein the communication device is at least one of a television and an interactive television.

Claim 525. (New) The computer-implemented method of Claim 521, wherein the communication device is a wireless communication device.

Claim 526. (New) The computer-implemented method of Claim 521, wherein the message is transmitted to the communication device on or over at least one of the Internet and the World Wide Web.

Claim 527. (New) The computer-implemented method of Claim 521, wherein the message is transmitted to the communication device on or over an intranet.

Claim 528. (New) The computer-implemented method of Claim 521, wherein the employee benefits information is automatically updated in real-time.

Claim 529. (New) The computer-implemented method of Claim 521, further comprising:

processing information regarding at least one of a purchase of a healthcare insurance benefit, a change in healthcare insurance coverage, a purchase of a disability

insurance benefit, a change in a disability insurance coverage, a purchase of a life insurance benefit, and a change in a life insurance coverage.

Claim 530. (New) The computer-implemented method of Claim 521, further comprising:

processing information regarding at least one of an allocation of pension funds among various vehicles or options, a changing of an employee pension plan contribution, a filing of a pension benefits claim, a determination of a status of a pending pension benefits claim, an allocation of retirement funds among various investment vehicles or options, and a changing of a contribution to a retirement account.

Claim 531. (New) The computer-implemented method of Claim 521, further comprising:

utilizing at least one of an intelligent agent, a software agent, and a mobile agent, with the computer-implemented method.

Claim 532. (New) The computer-implemented method of Claim 521, wherein the message is contained in at least one of

an electronic mail transmission, an electronic transmission, a facsimile transmission, a telephone call, a telephone message, a voice message, a pager message, and a beeper message.

Claim 533. (New) The computer-implemented method of Claim 521, wherein the message contains at least one of a link and a hyperlink to at least one of a computer associated with the processing device and a benefits provider computer.

Claim 534. (New) The computer-implemented method of Claim 521, wherein the processing device is programmed for at least one of self-activation, self-operation, automatic activation, and automatic operation.

Claim 535. (New) The computer-implemented method of Claim 521, further comprising:

processing employee benefits information, wherein the employee benefits information comprises information regarding an employee benefit associated with an employee, wherein the employee benefit exists from a previous relationship and is maintained by the employee in a current employment relationship, wherein the employee benefit from the previous relationship is paid for or provided at least in part by a

current employer pursuant to an employment relationship and is included in employee benefits provided to the employee by the current employer, and further wherein the employee benefits information comprises information regarding an individual benefits account, wherein the individual benefits account is utilized by the individual to retain a benefit with a benefits provider independently of an employment relationship.

Claim 536. (New) The computer-implemented method of Claim 521, further comprising:

storing information regarding at least one of a benefit, a benefits package, and a benefits pricing, provided by a benefits provider, and information regarding at least one of a benefits requirement and a need for benefits associated with at least one of an employer, an employee, and a benefits beneficiary;

processing the information regarding the at least one of a benefit, a benefits package, and a benefits pricing, with the information regarding the at least one of a benefits requirement and a need for benefits;

identifying a benefits provider for providing at least one of a benefit, benefits, and benefits information, for the at least one of a benefits requirement and a need for benefits;

generating a second message containing information regarding the benefits provider, wherein the second message contains information regarding the at least one of a benefit, a benefits package, and a benefits pricing, provided by the benefits provider; and

transmitting the second message to the communication device.

Claim 537. (New) A computer-implemented method for providing employee benefits information, comprising:

storing employee benefits information in a database or memory device;

detecting a posting of at least one of a need, a request, and a requirement, to buy or to obtain at least one of a benefit, a benefits package, and benefits information, wherein the posting of at least one of a need, a request, and

a requirement, to buy or to obtain at least one of a benefit, a benefits package, and benefits information, is automatically detected by a processing device;

generating a message containing information regarding the posting of at least one of a need, a request, and a requirement, to buy or to obtain at least one of a benefit, a benefits package, and benefits information, wherein the message is automatically generated by the processing device upon the detection of the posting of at least one of a need, a request, and a requirement, to buy or to obtain at least one of a benefit, a benefits package, and benefits information; and

transmitting the message to a communication device associated with a benefit provider.

Claim 538. (New) The computer-implemented method of Claim 537, wherein the message is transmitted to the communication device in real-time.

Claim 539. (New) The computer-implemented method of Claim 537, wherein the message is transmitted to the

communication device on or over at least one of the Internet and the World Wide Web.

Claim 540. (New) The computer-implemented method of Claim 537, wherein the message is transmitted to the communication device on or over an intranet.

Claim 541. (New) The computer-implemented method of Claim 537, wherein the employee benefits information is automatically updated in real-time.

Claim 542. (New) The computer-implemented method of Claim 537, further comprising:

processing information regarding at least one of a purchase of a healthcare insurance benefit, a change in healthcare insurance coverage, a purchase of a disability insurance benefit, a change in a disability insurance coverage, a purchase of a life insurance benefit, and a change in a life insurance coverage.

Claim 543. (New) The computer-implemented method of Claim 537, further comprising:

utilizing at least one of an intelligent agent, a software agent, and a mobile agent, with the computer-implemented method. --